

**Gray & Associates, L.L.P.**  
ATTORNEYS AT LAW  
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August 30, 2018

The Honorable Beth Ermatinger Hanan  
U.S. Bankruptcy Judge  
517 E. Wisconsin Avenue, Room 126  
Milwaukee, WI 53202-4500

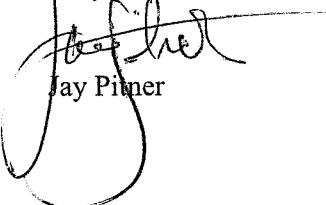
RE: Marica S. Tipton  
Chapter: 13  
Case No. 16-32374-beh

Dear Judge Hanan:

On December 6, 2017, the court entered an order which directed the debtors to make their monthly mortgage payments to our client, Wells Fargo Bank, N.A., in a timely manner. In the event such payments were not made, our client's motion for relief from the automatic stay could be renewed by written request. A copy of the order is enclosed for your review.

Our client's motion is hereby renewed. Our client informs us that the mortgage payments are delinquent from June 2018 to present. In this regard, please see the enclosed payment ledger. By copy of this letter, we are informing the parties listed below of these developments. If they have an objection to our client's renewed motion, they must file a written objection with the court and provide a courtesy copy of the objection to our office within fourteen (14) days of the date of this letter. In the event you received such an objection, we would request that your clerk schedule a hearing and provide notice to the appropriate parties. If no timely objection is received, we will file an affidavit of no objection and a proposed order granting our client's motion.

Sincerely,  
Gray & Associates, L.L.P.



Jay Pinner

JP/cp  
Enclosures

cc: Scott Lieske  
Kirk M. Fedewa  
U.S. Trustee  
Marica S. Tipton

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.



THE FOLLOWING ORDER  
IS APPROVED AND ENTERED  
AS THE ORDER OF THIS COURT:

DATED: December 6, 2017

Beth E. Hanan  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT FOR THE  
EASTERN DISTRICT OF WISCONSIN

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IN RE  
Marica S. Tipton aka Marica S. Willson  
Debtor.

Chapter: 13  
Case No. 16-32374-beh

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**ORDER PURSUANT TO HEARING UPON MOTION OF WELLS FARGO BANK, N.A. FOR  
RELIEF FROM THE AUTOMATIC STAY AND ABANDONMENT**

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Pursuant to the motion of Wells Fargo Bank, N.A. for an order for relief from the automatic stay and abandonment with respect to the property located at 2125 Derrin Ln, Brookfield, WI 53045-2151, this matter was heard on November 7, 2017, the movant appearing through its counsel, Gray & Associates, L.L.P., by Jay Pitner, and the debtor appearing through Todd C. Esser & Associates, by Kirk M. Fedewa, and Sandra Baner appearing on behalf of the Chapter 13 trustee and upon the arguments and statements of counsel and all the files, records and proceedings herein,

IT IS HEREBY ORDERED that the motion is denied subject to the following terms of this order.

IT IS FURTHER ORDERED that the movant may file a supplemental claim for the post-petition arrearage which exists through the end of November 2017 in the amount of \$5,498.64.

The arrearage is itemized as follows:

Drafted by:

Jay Pitner  
Gray & Associates, L.L.P.  
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Fax: (414) 224-1279  
Email: jpitner@gray-law.com

6/1/17 through 11/1/17	\$16,897.80
6 mortgage payments @ \$2,816.30	
Credits / Suspense	(163.96)
NSF Fees	30.00
Attorney Fees and Costs	0.00
Payment received 10/6/2017	(2,816.30)
Payment received 10/23/2017	(2,816.30)
Payment received 11/3/2017	(5,632.60)
TOTAL ARREARAGE	<u>\$5,498.64</u>

IT IS FURTHER ORDERED that commencing in December 2017 and continuing through and including May 2018, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, the movant, its servicing agent or its counsel may submit an affidavit of default and proposed order for immediate relief from the automatic stay to the court for signature.

IT IS FURTHER ORDERED that commencing in June 2018, the debtor shall make all monthly mortgage payments to the movant in sufficient time to be received on or before the 16th day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the movant may request by letter another hearing upon the motion for relief from the automatic stay.

IT IS FURTHER ORDERED that pending further notice, the amount of the monthly mortgage payment is \$2,816.30 and payments shall be made to the movant at Wells Fargo Bank, N.A., 1 Home Campus, Attention: Payment Processing, MAC# x2302-04c Des Moines, IA 50328.

IT IS FURTHER ORDERED that abandonment of the bankruptcy estate's interest in the property shall be effective when the automatic stay no longer applies to the movant and its interest in the property, though the trustee's right to claim any surplus funds if the property is sold is specifically reserved.

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	Date Funds Received	Transaction Amount Received	Check Number	Date Funds Applied	Classified Payment Amount Due	Total Amount Applied	Classified Effective Date	Post-Petition Due Date	Contractual Amount Applied
	1/27/2017	\$2,816.30		1/30/2017	\$2,816.30	\$2,816.30	1/27/2017	1/1/2017	
				2/20/2017		(\$27.50)		1/1/2017	
	2/28/2017	\$2,816.30		3/1/2017	\$2,816.30	\$2,816.30	2/28/2017	2/1/2017	
	3/31/2017	\$2,816.30		4/3/2017	\$2,816.30	\$2,816.30	3/31/2017	3/1/2017	
	5/1/2017	\$2,816.30		5/2/2017	\$2,816.30	\$2,816.30	4/30/2017	4/1/2017	
	5/31/2017	\$2,816.30		6/1/2017	\$2,816.30	\$2,816.30	5/31/2017	5/1/2017	
	6/13/2017	(\$2,816.30)		6/13/2017	(\$2,816.30)	(\$2,816.30)		5/1/2017	
	7/2/2017	\$2,834.53					7/1/2017		
	7/3/2017	\$68.23		7/3/2017	\$2,816.30	\$2,816.30		5/1/2017	
	8/1/2017	\$2,816.30					8/1/2017		
	8/14/2017	(\$2,816.30)		8/2/2017	\$2,816.30	\$2,816.30		12/1/2017	
	10/6/2017	\$2,816.30		8/14/2017	(\$2,816.30)	(\$2,816.30)		12/1/2017	
	10/23/2017	\$2,816.30		10/9/2017	\$2,816.30	\$2,816.30		10/23/2017	
	11/3/2017	\$5,632.60		10/24/2017	\$2,816.30	\$2,816.30		1/1/2018	
	12/1/2017	\$2,816.30		12/11/2017	\$2,816.30	\$2,816.30		11/3/2017	
				12/15/2017	(\$2,816.30)	(\$2,816.30)		4/1/2018	
				12/15/2017	(\$2,816.30)	(\$2,816.30)		3/1/2018	
				12/15/2017	(\$2,816.30)	(\$2,816.30)		2/1/2018	
				12/15/2017	(\$2,816.30)	(\$2,816.30)		1/1/2018	

Date Funds Received	Transaction Amount Received	Check Number	Date Funds Applied	Classified Payment Amount Due	Total Amount Applied	Effective Date	Post-Petition Due Date	Contractual Amount Applied
			12/15/2017	\$2,816.30)	(\$2,816.30)		12/1/2017	
12/19/2017	(\$11,265.20)							
12/19/2017	\$11,265.20							
12/19/2017	(\$163.96)							
12/19/2017	\$163.96							
			12/20/2017	\$2,816.30	\$2,884.53	12/14/2017		\$2,884.53
			12/21/2017	\$2,816.30	\$2,884.53	12/14/2017		\$2,884.53
			12/26/2017	\$2,816.30	\$2,816.30		12/1/2017	
			12/27/2017	\$2,816.30	\$2,884.53	12/14/2017		\$2,884.53
			1/2/2018	\$2,816.30	\$2,816.30		1/1/2018	
1/12/2018	\$2,816.30						1/12/2018	
			2/12/2018	\$2,816.30	\$2,816.30		2/1/2018	
2/12/2018	\$2,816.30						2/12/2018	
3/13/2018	\$2,816.30		3/13/2018	\$2,816.30	\$2,816.30	3/13/2018	3/1/2018	\$2,816.30
3/28/2018	\$1,306.13						3/26/2018	
3/28/2018	(\$1,306.13)							
3/28/2018	\$1,306.13							
3/30/2018	\$1,306.12	[REDACTED]					3/26/2018	
			4/2/2018	\$2,816.30	\$2,816.30	3/26/2018		\$2,816.30
4/13/2018	\$2,816.30		4/13/2018	\$2,816.30	\$2,816.30	4/13/2018	4/1/2018	\$2,816.30
4/25/2018	\$108.80	[REDACTED]					4/23/2018	
4/25/2018	(\$108.80)							
4/25/2018	\$108.80							
5/21/2018	\$2,816.30		5/21/2018	\$2,816.30	\$2,816.30	5/21/2018	5/1/2018	\$2,816.30
6/26/2018	\$52.90						5/22/2018	
8/24/2018	\$56.19	[REDACTED]					8/23/2018	
Totals	\$45,211.10			\$42,244.50	\$42,421.69			\$19,918.79

Current Contractual Due Date	Debtor Suspense Balance	Debtor Suspense Amount	Comments
	\$0.00		
	\$2,816.30	\$2,816.30	
	\$0.00	(\$2,816.30)	
	\$27.50	\$27.50	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,843.80	\$2,816.30	
	\$27.50	(\$2,816.30)	
	\$2,912.03	\$2,884.53	
	\$95.73	(\$2,816.30)	
	\$163.96	\$68.23	
	\$163.96		
	\$2,980.26	\$2,816.30	
	\$163.96	(\$2,816.30)	
	\$2,980.26	\$2,816.30	
	\$163.96	(\$2,816.30)	
	\$2,980.26	\$2,816.30	
	\$163.96	(\$2,816.30)	
	\$2,980.26	\$2,816.30	
	\$163.96	(\$2,816.30)	
	\$5,796.56	\$5,632.60	
	\$2,980.26	(\$2,816.30)	
	\$163.96	(\$2,816.30)	
	\$163.96		
	(\$2,652.34)	(\$2,816.30)	
	\$163.96	\$2,816.30	
	\$2,980.26	\$2,816.30	
	\$5,796.56	\$2,816.30	
	\$8,612.86	\$2,816.30	
	\$11,429.16	\$2,816.30	

Current Contractual Due Date	Debtor Suspense Balance	Debtor Suspense Amount	Comments
7/1/2016	\$14,245.46	\$2,816.30	
	\$2,980.26	(\$11,265.20)	as per bnkh
	\$14,245.46	\$11,265.20	
	\$14,081.50	(\$163.96)	
	\$14,245.46	\$163.96	as per bnkh
8/1/2016	\$11,360.93	(\$2,884.53)	
	\$8,476.40	(\$2,884.53)	
	\$5,660.10	(\$2,816.30)	
9/1/2016	\$2,775.57	(\$2,884.53)	
	(\$40.73)	(\$2,816.30)	
	\$2,775.57	\$2,816.30	
	(\$40.73)	(\$2,816.30)	
	\$2,775.57	\$2,816.30	
1/1/2017	\$2,775.57		
	\$4,081.70	\$1,306.13	
	\$2,775.57	(\$1,306.13)	
	\$4,081.70	\$1,306.13	
	\$5,387.82	\$1,306.12	
4/1/2017	\$2,571.52	(\$2,816.30)	
5/1/2017	\$2,571.52		
	\$2,680.32	\$108.80	
	\$2,571.52	(\$108.80)	
	\$2,680.32	\$108.80	
7/1/2017	\$2,680.32		
	\$2,733.22	\$52.90	
	\$2,789.41	\$56.19	
		\$2,789.41	